

## **Cigna Dental Care (HMO)**

### **FREQUENTLY ASKED QUESTIONS**

**How do I find a dentist in the network?**

Consult the on-line Find a Dentist at this web site address [www.cigna.com](http://www.cigna.com) or call this telephone number 1-800-367-1037 or pick up a directory at the Benefits Office.

**Do I have to select a dentist that is in the network?**

Yes, you must select a dentist that is in-network.

**How do I change the dentist I go to?**

Call member services at 1-800-367-1037.

**Can each family member select a different dentist?**

Yes, family members can select their own dentist.

**How can I obtain a pre-determination of benefits?**

Your dentist should submit a proposal of the treatment plan to Cigna's claim office. The claim office will send your dentist an explanation of benefits specifying what will be covered and for what dollar amounts.

**Do I need a referral to see a specialist?**

Yes, your general dentist will need to give you a referral to a specialist.

**How are bills paid?**

A claim form would have to be submitted by your dentist.

**Is the deductible applied to every class of benefit?**

There is no deductible.

**How are procedures listed under the patient charge schedule?**

- Preventive and Diagnostic Care
- Basic Restorative Care
- Major Restorative Care
- Dentures
- Orthodontic

**What is covered by the patient charge schedule?**

Please refer to the URA/Summary Plan Description under the dental section on pages 4-5 for detailed information. This is also available on the Fermilab website at <http://lss.fnal.gov/benedept/forms.html>

Cigna does provide a pamphlet entitled "Patient Charge Schedule" that provides a more detail listing of procedures and patient charges. This pamphlet is available at the Benefits Office or at this web site address [www.cigna.com](http://www.cigna.com)

**What is the maximum per calendar year that I can receive of dental care under this plan and under which classes?**

There is no dollar maximum.

The summary information presented in these frequently asked questions is intended to describe the medical and dental plans sponsored by Fermilab. It is based on plan official documents. Even though this summary is intended to be accurate, the official documents contain all of the specific provisions of the plans. If there are any discrepancies between this summary and the official documents, the official documents will govern. Nothing on this web site says or implies that your participation in the plans is a guarantee of your continued employment with Fermilab. Nor is it a guarantee that participation in the plans will exist or remain unchanged in future years. Fermilab has the right and sole discretion to suspend, amend, or terminate the plans at any time in any matter to the extent permitted by law.